

Inside this issue:

<i>News from the Director</i>	1
<i>Consumer Affairs in the News</i>	1
<i>Commissioner's Corner</i>	2
<i>Shredding Helps to Prevent Identity Theft</i>	2
<i>DOS Ensures Pricing Accuracy at the Pump</i>	2
<i>Foreclosure Prevention Workshops</i>	2
<i>Economic Stimulus Rebates</i>	2

Consumer Affairs Agencies:

Division of Banks

Division of Insurance

Division of Professional Licensure

Department of Telecommunications and Cable

Division of Standards

State Racing Commission

www.mass.gov/consumer

THE CONSUMER INSIDER

News from the Director

Thank you to those of you who attended the Massachusetts Consumer Coalition meeting on April 2nd at the Office of

Consumer Affairs. I think our get together was informative and productive. Staff from my office and our agencies welcomed the opportunity to inform the people who are on the front lines of consumer protection in communities

across Massachusetts about the state's work. We also benefited from hearing your input about additional steps we can take to ensure consumers are empowered with the information they

need to make good decisions.

I know that a number of the issues we discussed—foreclosure, auto insurance, the transition to digital television and lemon law—will continue to be topics consumers raise with you on a regular basis. I look forward to staying in touch on these and other matters.

Our ongoing dialogue and partnership on behalf of Massachusetts consumers will serve to strengthen state and local advocacy and education efforts.



The MA Consumer Coalition meets at OCA.

Consumer Affairs—In the News

***** **May 8th** Insurance Commissioner Burnes denied the FAIR Plan's request to increase homeowners' insurance rates, preventing a 25% spike in premium costs for coastal homeowners and an average statewide increase of 13.2%. Burnes found that the FAIR Plan failed to make an adequate case for the new rates. ***** **May 1st** An important provision of the state's landmark foreclosure prevention law went into effect. Homeowners now have 90 days to cure a mortgage default before a lender can begin foreclosure proceedings. Governor Patrick and Attorney General Coakley called on lenders to use this time period to increase the pace of loan modifications and prevent unnecessary foreclosures. ***** **April 30th** The Department of Telecommunications and Cable's broadband bond bill was approved by a legislative committee, clearing the way for a vote in the House of Representatives on legislation to bring high-speed Internet to every Massachusetts community by 2010. ***** **April 17th** Commissioner Burnes approved an agreement in the 2008 workers' compensation rate setting proceeding that will save Massachusetts businesses \$11 million. The new rates average to a 1.0% reduction per employer and mark the ninth time rates have decreased since 1994. ***** **April 3rd** The Division of Banks and Department of Housing and Community Development awarded grants totaling \$2 million to support 11 regional foreclosure education centers, statewide foreclosure prevention efforts and first-time homebuyer programs. The grants are funded through licensing fees collected from loan originators, a new requirement stemming from the foreclosure prevention legislation the Governor initiated and signed into law in November 2007. *****

Consumer Hotline: 888-283-3757 or 617-973-8787

Commissioner's Corner

The last in a series introducing readers to OCA Commissioners



Charles H. Carroll is the Deputy Director of the Division of Standards and is responsible for overseeing the enforcement of laws, rules and regulations relating to weights and measures within the Commonwealth. Mr. Carroll assumed this position having had many years of experience in weights and measures at local, state and national levels. He has been nationally recognized for his expertise pertaining to the enforcement of weights and measures law, rules

and regulations.

He is currently serving his second term on the Board of Directors of the National Conference on Weights and Measures (NCWM), a national standards development association comprised of state weights and measures officials. Mr. Carroll has also twice served as chairman on the NCWM Specifications and Tolerance Committee, which is responsible for developing standards for commercial weighing and measuring devices.

The Division of Standards is charged with enforcing accuracy requirements and other standards relating to weighing and measuring devices that price food, fuel and other consumer products. The Division's role as a watchdog takes on added importance during times when the price of fuel and food are on the rise. While DOS does not control the cost of these goods, the Division can protect consumers from being overcharged at the pump and in stores.

Division of Standards Ensures Pricing Accuracy at the Gas Pump

The rising cost of food, gas and energy are taking a toll on consumers' budgets. The Office of Consumer Affairs would like to assure consumers that our Division of Standards is committed to holding retailers responsible for their pricing accuracy throughout this period of financial uncertainty. Recently the Division inspected 69 gas stations in 31 communities for price accuracy and octane authenticity. All samples were found to be within acceptable limits of the advertised and posted octane levels. For complete information on the survey go to www.mass.gov/Eoca/docs/dos/octanesurvey2008.xls.

As a consumer, you can also make sure that retailers are engaging in honest practices by following the tips listed below.

- Check that all gas pumps and scales are on zero prior to the start of a transaction.
- Note that all packaged commodities should clearly state the net quality (ounces, pounds, quarts, liters, etc.) on the package.
- Pay attention to the price of items scanned to ensure pricing accuracy.

In the event of a problem, first talk with the store personnel and give them a chance to make corrections. If the problem is not explained or corrected to your satisfaction, immediately contact the Division of Standards at (617) 727-3480 with a detailed explanation of the issue.

Shredding Helps Prevent Identity Theft

The State's new identity theft protection law requires all businesses to shred documents containing their customers' personal information. Consumers can take additional steps to protect themselves from identity theft by carefully managing their personal information at home, too.

The Office of Consumer Affairs advises consumers to destroy/shred all documents containing their personal information including: insurance and medical records, credit applications and pre-approved credit offers, old credit cards, job applications, tax returns, bank statements and pay stubs older than 12 months, canceled checks, anything containing social security numbers, and junk mail or old billing statements containing names, addresses and/or account numbers.

Paper shredders can be purchased at any office supply store or online and come in a variety of sizes and prices. Prices start as low as \$20. If you plan to shred anything more than plain paper, opt for a higher-powered model with extra features.

Foreclosure Prevention Workshops Schedule

Springfield - June 7

Brockton - June 21

Worcester - July 16

Lawrence - July 17

Please go to www.mass.gov/foreclosure for more details.

Federal Economic Stimulus Rebates

To help boost the economy, Congress passed the Economic Stimulus Act of 2008 which provides tax rebates to consumers. These rebates began to be distributed on April 28.

Be wary of retailers encouraging you to spend your rebates on special offers and discounts. Sears, Kmart, and Land's End are offering gift cards worth 10% *more* than your stimulus payment. Staples is offering \$150 off a \$1,000 furniture purchase and \$40 off a purchase of \$300 or more. Home Depot is offering discounts on environmentally-friendly items. Other retailers like Wal-Mart and Lowe's will cash stimulus checks for free with no purchase required.

These special offers may seem like a good idea, ***but there are risks involved***: gift cards could get lost or stolen; the retailer could go out of business; or gift cards could expire. Your best bet is to use your stimulus payment to save, invest, or pay down debt and expenses.